

October 19, 2018 FDSA held its 12th annual Memorial Golf Tournament at Eagle Springs Golf and Country Club in Friant. We had record number of players at 220 and many sponsors who provide the gracious support towards our cause. Proceeds from the tournament go towards the Fresno Deputy Sheriff's Association Peace Officer Memorial Fund. This fund provides support to our fallen deputies, their families and fallen peace officers throughout the State of California.

Complete Marketing Solutions, led by Joni Sarafian, is our tournament organizer. Joni and her team did an amazing job this year (as always) to make this tournament our biggest and for the most part logistically flawless. This is a great relationship we have built over the years. Thank you to Joni and her staff!!

The lotteries we put each year to attend memorials in Sacramento and Washington DC for co-worker support comes directly from funds raised by this tournament. Any peace officer killed within the State of California, FDSA sends a \$1000 check to the families as a show of support from our organization. Those funds come directly as a result from funds raised through these golf tournaments. Finally, if there is a line of duty death within our agencies, the logistics behind the scenes for family support and funeral/burial expenses all come directly from our POM fund.

This is an extremely important fund to the FDSA as it is used in a very sad/stressful time to help cops killed in the line of duty.

A big thank you to all those who participated in whatever way you did. Thank you for believing in this cause.

OPEN ENROLLMENT

NOVEMBER 1 THROUGH NOVEMBER 30

The FDSA Insurance Trust has concluded the renewal for the 2019 insurance plan year.

2018 was a challenging year in regards to usage. A challenge we have not seen in the last four years. We started to see a rise in usage at the beginning of the 4th quarter 2017, but didn't know how it would equate in 2018. We then saw a rise in month to month experience in both the PPO and HMO plan in the beginning of 2018. We also saw an uptick in the amount of large claims. Fortunately, the large claims have been deemed not as an 'on-going,' type of cost for the insurance carrier's perspective.

Blue Shield, being our current provider, provided the best renewal rate with no benefit change at an increase from last year's rate of 8.88% However after some discussion

from the Insurance Trustees; the decision was made to increase the copay to the drug prescriptions on the PPO plan. This decision was based solely on usage and where the increase was deemed by Blue Shield as something we need to address. The increase will be seen in the co-pay going from \$10 to \$15 for tier 1, from \$15 to \$20 for tier 2, and from \$35 to either 50% cost or \$100 maximum out of pocket for the tier 3 formulary drugs. By looking at this one benefit change, reduced the renewal from 8.8% down to 7.59%. I have attached the bi-weekly table chart to see what the impacts are. As you will see, they are very minimal.

The issue is simple – when being given a Rx from your doctor, ask for the option of a generic drug rather than a formulary (name brand). This will help lower costs for Blue Shield which ultimately will not be passed down to the member(s). We will have further education on this in the coming months to encourage you all. Very similar to what we did when educating our members of using the Teledoc or Urgent Care facilities before opting for an ER visit.

Delta Dental gave us a rate pass for the new two plan years with a no increase to our dental plan. Meaning in 2019 and 2020 there will be no change to your dental insurance, nor will we have to negotiate with the carrier!! This is great news and the second time Delta has done this for our group. This is due in part to an 85% experience on our dental insurance. Meaning most dental plans hover around the 95% to one-hundred or higher. This forces dental carriers to increase their rates to its members in order to continue coverage.

I have attached a table to look at for the last eight years of the ebb and flows of the different renewal years. Some of these years included the Obama Care coming into play. Overall, we are continuing to serve the membership and retirees each and every year. FDSA will continue pushing for increasing the county contributions towards our health plan during contract negotiations. These increases in the last three plan years have dramatically helped to lower the members out of bi-weekly out of pocket cost for health care.